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FROM Jeff Eder

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RE 09/688,983

COVER MESSAGE

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE:

In re Application of:

Jeff S. Eder

Serial No. 09/688,983

Filed: October 17, 2000

For. **AN AUTOMATED RISK TRANSFER
SYSTEM**

Examiner: Harish T. Dass

Art Unit: 3628

Please note: This fax corrects the typos in the first page of the 15 May 2005 fax

MISSING IDS FORMS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

As noted in the 4 May 2005 amendment/reply for the instant application, 8 pages of substitute PTO form 1449 may be missing from the file. A copy of these 8 pages are attached hereto along with a copy of the transmittal form showing the certificate of mailing and a copy of the return receipt postcard for the forms. Copies of any documents that may be missing may be obtained from the continuation 10/821,504 in the next week or so. Additional copies of the references are not submitted herewith so as not to burden the file with duplicate copies of references. An assignment of this application will be effective in the next week or two. If you require additional information before adding the forms to the file wrapper, please provide a written communication identifying any additional information you may need that I can forward to the assignee.

Respectfully submitted,

Jeff

Jeff S. Eder, Reg. No. 52,849
Dated: May 18, 2005

Serial No. 09/688,983

Examiner: Harish T. Dass
Art Unit: 3628

PTO/SB/08A (04-03)

Approved for use through 04/30/2003. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Sheet 1 of 8

Application Number	09/688,983
Filing Date	10/17/2000
First Named Inventor	Jeff S. Eder
Art Unit	3628
Examiner Name	Harish T. Dass
Attorney Docket Number	VM - 12

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US- 5,224,034 - B1	06-29-1993	Katz, Paul	
		US- 5,237,946 - B1	08-17-1993	Kagami, Akari	
		US- 5,128,861 - B1	07-07-1992	Kagami, Akari	
		US- 5,237,495 - B1	08-17-1993	Morii, Hideki	
		US- 3,749,892 - B1	07-31-1973	Stenning, Patrick	
		US- 5,361,201 - B1	11-01-1994	Jost, Allen et al	
		US- 3,933,305 - B1	01-20-1976	Murphy, John Michael	
		US- 4,989,141 - B1	01-29-1991	Lyons, Richard	
		US- 5,317,504 - B1	05-31-1994	Nakayama, Mamoru	
		US- 5,414,621 - B1	05-09-1995	Hough, John	
		US- 5,193,055 - B1	03-09-1993	Brown, Gordon	
		US- 5,809,282 - B1	09-15-1998	Cooper, Dennis	
		US- 5,875,431 - B1	02-23-1999	Heckman et al	
		US- 5,737,581 - B1	04-07-1998	Keane, John	
		US- 5,812,988 - B1	09-22-1998	Sandretto, Michael	
		US- 6,125,355 - B1	09-26-2000	Bekaert et al	
		US- 5,191,522 - B1	03-02-1993	Bosco et al	
		US- 6,112,188 - B1	08-29-2000	Harnett, William	
		US- 6,134,536 - B1	10-17-2000	Shepherd, Ian	

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Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		Country Code ² -Number ³ -Kind Code ⁴ (if known)			T ⁵
		EP 0 587 290 A2	03-16-1994	Powers et al	
		GB 2 253 081 A	02-19-1992	Kaisha, Kabushi	

Examiner Signature	Date Considered
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(Use as many sheets as necessary)

Complete if KnownSheet 2 of 8

Application Number	09/688,983
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Art Unit	3628
Examiner Name	Harish T. Dass
Attorney Docket Number	VM-12

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		Number-Kind Code ² (if known)			
		US- 6,078,901 - B1	6-20-2000	Ching, Hugh	
		US- 5,802,501 - B1	9-1-1998	Graff, Richard A.	
		US- 4,839,304 - B1	6-13-1989	Roberts et al	
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		US- 5,802,501 - B1	09-01-1998	Graff, Richard	
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		US- 5,704,045 - B1	12-30-1997	King et al	
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		US- 5,644,727 - B1	07-01-1997	Atkins, Charles Agee	
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Sheet 3 of 8

NON PATENT LITERATURE DOCUMENTS

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	1	ZIPP, ALAN S.; Business valuation methods; 1993, AICPA	
	2	DAVIDOW, WILLIAM; Accounting systems are completely wrong, January 1995, Red Herring	
	3	MCTAGGERT, JAMES, KONTES, PETER AND MANKINS, MICHAEL, The value imperative, 1994, The Free Press	
	4	RAPPAPORT, ALFRED; Creating shareholder value; 1986, The Free Press	
	5	RITCHKEN, PETER, Options, Theory, Strategy and Applications, 1987, Foresman and Company	
	6	DIXIT, AVINASH & PINDYCK, ROBERT; Investment under uncertainty; 1994; Princeton University Press	
	7	GARSON, DAVID; Interpreting neural network connection weights, 4/1/1991, AI Expert	
	8	WELLSTEAD, STEPHEN; Neural network and fuzzy logic applications in C/C++; 1994; John Wiley & Sons	
	9	MOST, KENNETH; Accounting theory; 1977, Grid, Inc.	
	10	HENDRIKSEN, ELDEN, Accounting theory, 1982, Richard D. Irwin	

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Examiner Name	Harish T. Dass
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Sheet 4 of 8

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	11	KULKARNI, ARUN; Artificial neural networks for image understanding; 1/1/1994; Van Norstrand Reinhold	
	12	WARD SYSTEMS GROUP; NeuroWindows User Manual; 1993; Wards Systems Group	
	13	BREALEY, RICHARD & MYERS, STEWART; Principles of Corporate Finance; 1991; McGraw Hill	
	14	FAULKNER, TERRENCE; Applying options thinking to R&D valuation; 5/1/1996; Research Technology Manage	
	15	MILLER, MERTON & MODIGLIANI, FRANCO, Dividend policy, growth and the valuation of shares, 10/1/1961,	
	16	SIMENSKY, MELVIN & BRYER, LANNING; The new role of intellectual property in commercial transactions,	
	17	WILSON, ALBERT, Emerging approaches to impaired property valuation, 4/1/1996, Appraisal Journal, v64	
	18	BROWN, GORDON T, Free cash flow appraisal, a better way, 4/1/1996, Appraisal Journal, V64, number 2,	
	19	BUSINESS EDITORS & REAL ESTATE INDUSTRY WRITERS, EQK Realty Investors I, 4/2/1992, Press Release	
	20	SWAD, RANDY, Business valuation, applicable standards for CPA's, 9/1/1995, CPA Journal v65, number 9	

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		First Named Inventor	Jeff S. Eder
		Art Unit	3628
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Sheet 5	of 8	Attorney Docket Number	VM - 12

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	21	REILLY, ROBERT; Valuation of intangibles for bankruptcy and reorganization purposes; 8/1/1994; Ohio	
	22	LIEBICH, KIM; How to value a bank; 8/1/1995; ABA Banking Journal	
	23	BAUMANN, BARBARA H & OXAAL, MARJORIE R; Estimating the value of a group medical practice, a primer;	
	24	MAXSON, MARK; Will you get your money's worth?, 5/1/1993, Financial Executive	
	25	FRIEDMAN, RICHARD; Business valuation: calculating it right; 10/1/1994; Practical Accountant	
	26	MULLEN, MAGGIE; How to value intangibles; 11/1/1993; Accountancy	
	27	STEWART, THOMAS; Trying to grasp the intangible; 10/2/1995 Fortune	
	28	OUROSOFF, ALEXANDRA; What the world's top brands are worth; 9/1/1992; Finance World	
	29	PHILLIPS BUSINESS INFORMATION, INC.; Five ways to reduce risk with neural networks; 9/27/1993; Credi	
	30	LIPPITT, JEFFREY & MASTRACCHIO, NICHOLAS, Developing capitalization rates for valuing a business, 11	

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	31	HIRSCH, A. ETHAN, What's it worth?, 12/21/1992, Accounting Today, v6, number 24, p 16	
	32	MYERS, STEWART & HOWE, CHRISTOPHER; A life-cycle financial model of Pharmaceutical R&D; 4/1/1997; MIT	
	33	SIMON, CAROL J. & SULLIVAN, MARY W.; The Measurement and Determinants of Brand Equity; 10/1/1993; Ma	
	34	Sveiby, Karl Erik & Mellander, Klas; Tango Learning Guide Version 2.1; 1994; Celemi	
	35	KAUFMAN, J. JERRY; Value Management; 1998; Crisp	
	36	HBS Press; Measuring Corporate Performance; 1998; HBS Press	
	37	KAPLAN, ROBERT & NORTON, DAVID; The Balanced Scorecard; 1996; HBS Press	
	38	MORRIS, HENRY; Extending the Business Process, 10/6/98, IDC Presentation	
	39	AMIR, ELI; & LEV, BARUCH, "Value-relevance of non-financial information", Journal of Accounting and	
	40	ERNST & YOUNG, Measures that Matter	

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	41	BOUQUET, PAOLO, SEARAFINI, LUCIANO, et al; Modeling and Using Context - Context 99, 09/99, Springer	
	42	QUINN, JAMES BRIAN, Intelligent Enterprise, Free Press, 1992	
	43	KUEHNE, SVEN, et al, "SEQL: Category learning as progressive abstraction using structure mapping", 2	
	44	FRANKE, JURGEN, HARDLE, WOLFGANG, et al; Measuring Risk in Complex Stochastic Systems; 2000, Springer	
	45	SHIMPI, PRAKASH, Integrating Corporate Risk Management, 10/99, Swiss Re New Markets	
	46	BREWKA, GERHARD, Principles of Knowledge Representation, 1996, CSLI Publications	
	47	FOWLER, MARTIN; Analysis Patterns: Reusable Object Models, 1997, Addison Wesley	
	48	TISSSEN, RENE, ANDRIESSEN, DANIEL, et al; The Knowledge Dividend, 2000, Prentice Hall	
	49	BROWN, JOHN SEELY, et al, "Loosening up: How process networks unlock the power of specialization, 20	
	50	HULL, JOHN C., Options, futures and other derivatives, 2000, Prentice Hall	

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NON PATENT LITERATURE DOCUMENTS

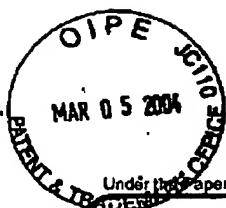
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	51	DAVIDOW, WILLIAM, "Accounting systems are completely wrong", The Red Herring, January 1995, page 91	
	52	HAYES, ROBERT & ABERNATHY, WILLIAM, "Managing our way to economic decline", Harvard Business Review,	
	53	MODIGLIANA, FRANCO & MILLER, MERTON, "Dividend Policy, Growth and the Valuation of Shares", Journal	
	54	SIMON, CAROL & SULLIVAN, MARY, "A Financial Approach to estimating firm level brand equity", 92-116	
	55	ALEXANDER, CAROL, Risk Management and Analysis, John Wiley & Sons, 1998	
	56	FARQUHAR, PETER & HAN, JULIE, "Recognizing and measuring your brand assets" 91-119, Mkt. Sci. Inst.	
	57	"The future of finance", The Economist, December 11, 1999, pages 71-72	
	58	BAGHAI, MEHRDAD, COLEY, STEPHEN & WHITE, DAVID, "The Alchemy of Growth", Perseus Books, 1999	

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	Filing Date	10/17/2000	
	First Named Inventor	Jeff Eder	
	Group Art Unit	3628	
	Examiner Name	Harish T Dass	
Total Number of Pages in This Submission	55	Attorney Docket Number	VM-12

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